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Attorney for Movant
DEUTSCHE BANK NATIONAL TRUST
COMPANY as Trustee for INDYMAC INDX
MORTGAGE LOAN TRUST 2006-FLX1,
MORTGAGE PASS-THROUGH CERTIFICATES
Series 2006-FLX1

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION

In re

TAUREAN E WRIGHT,
Debtor.

Case No.25-BK-11843-SY

Chapter 13

SUPPLEMENTAL DECLARATION IN SUPPORT OF
MOTION FOR RELIEF FROM AUTOMATIC STAY

I, Diego Rojas, declare under penalty of perjury as follows:

1. I am over the age of eighteen and am authorized to make this declaration on behalf of PHH Mortgage Corporation as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for INDYMAC INDX MORTGAGE LOAN TRUST 2006-FLX1, MORTGAGE PASS-THROUGH CERTIFICATES Series 2006-FLX1 (the "Movant").

2. I am employed as a Contract Management Coordinator for PHH Mortgage Corporation. In this position, I have access to the business records of PHH Mortgage Corporation and my responsibilities include ascertaining and verifying amounts due and payable as to delinquent bankruptcy accounts. This Declaration is provided in support of the Motion for Relief from Stay (the "Motion") filed contemporaneously herewith.

3. I make this declaration based upon my review of the records with regard to this underlying loan transaction, which are kept in the ordinary course of business of PHH Mortgage Corporation. I have personal knowledge of and am familiar with the types of records maintained

1 by PHH Mortgage Corporation in connection with the loan that is the subject of the Motion (the
2 “Loan”) and the procedures for creating those types of records. I have access to and have
3 reviewed the books, records and files of PHH Mortgage Corporation, that pertain to the Loan and
4 extensions of credit given to Debtor(s) concerning the property securing such Loan.

5 4. The information in this declaration is taken from PHH Mortgage Corporation’s
6 business records regarding the Loan. The records are: (a) made at or near the time of the
7 occurrence of the matters recorded by persons with personal knowledge of the information in the
8 business record, or from information transmitted by persons with personal knowledge; (b) kept in
9 the course of PHH Mortgage Corporation’s regularly conducted business activities; and (c) it is
10 the regular practice of PHH Mortgage Corporation, to make such records.

11 5. Movant, directly or through an agent, is in possession of the note which is
12 endorsed in blank.

13 6. Jean Baranowski (“Borrower”) has executed and delivered or is otherwise
14 obligated with respect to that certain promissory note (the “Note”), dated July 5, 2006, in favor
15 of Indymac Bank, F.S.B. a Federally Chartered Savings Bank, in the original principal sum of
16 \$645,000.00.

17 7. Jean Baranowski (“Borrower”) has executed and delivered or is otherwise
18 obligated with respect to that certain Deed of Trust encumbering certain real property commonly
19 known as 107 Cachanilla Court, Palm Desert, CA 92260 (the “Property”). Pursuant to that
20 certain Deed of Trust referenced in the Motion (the “Deed of Trust”), all obligations of the
21 Borrower under and with respect to the Deed of Trust are secured by the Property.

22 8. The Deed of Trust has been assigned to DEUTSCHE BANK NATIONAL
23 TRUST COMPANY as Trustee for INDYMAC INDX MORTGAGE LOAN TRUST 2006-
24 FLX1, MORTGAGE PASS-THROUGH CERTIFICATES Series 2006-FLX1 as evidenced by an
25 assignment of record.

26 9. On or about September 17, 2020, Jean Baranowski executed an agreement to
27 modify the loan.

28 10. The Note, Deed of Trust and Supplemental Riders, Amendments, Modifications,

and Assignments, if any, are attached hereto as Exhibit "1, 2, 3, 4" and are true and correct copies of the originals, with certain sensitive personal identifiable information redacted from the document.

11. On or about October 10, 2023, a non-judicial foreclosure sale was held whereby the Property was sold to Debtor Taurean Eugene Wright ("Debtor"). A copy of the recorded Trustee's Deed Upon Sale evidencing Debtor's interest in the Property is attached hereto as Exhibit 5.

12. As of September 11, 2025, there are one or more defaults in paying Borrower post-petition amounts due with respect to the Note.

13. As of September 11, 2025, the total unpaid principal balance of the Note is \$566,244.33, which includes the unpaid principal balance of \$509,496.31 and a deferred principal balance of \$56,748.02.

14. The following chart sets forth those post-petition payments, due pursuant to the terms of the Note, that have been missed by the Borrower as of September 11, 2025:

Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total Amounts Missed
4	6/1/2025	9/1/2025	\$2,646.33	\$1,242.93	\$3,889.26	\$15,557.04
Less post-petition partial payments (suspense balance):						\$(3,240.74)

Total: \$12,316.30

15. As of September 11, 2025, the total post-petition arrearage/delinquency is \$12,316.30, consisting of (i) the foregoing total of missed post-petition payments in the amount of \$12,316.30, plus (ii) the following post-petition fees:

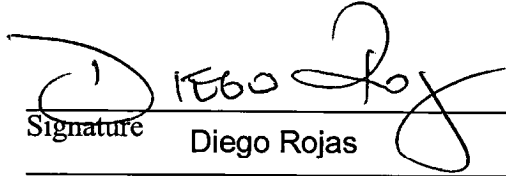
Description	Amount
N/A	N/A

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16. Attached hereto as Exhibit 6 is a post-petition payment history.

Pursuant to 28 U.S.C. § 1746, I hereby declare under penalty of perjury under the laws of
the United States of America that the foregoing is true and correct.

Executed this 16 day of OCTOBER, 2025.

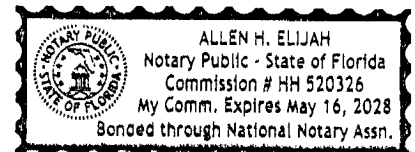

Signature Diego Rojas
Name Contract Management Coordinator

Title
PHH Mortgage Corporation as servicer for -
DEUTSCHE BANK NATIONAL TRUST
COMPANY as Trustee for INDYMAC
INDX MORTGAGE LOAN TRUST 2006-
FLX1, MORTGAGE PASS-THROUGH
CERTIFICATES Series 2006-FLX1

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me by means of ☒ physical presence or
☐ online notarization, this 16 day of OCTOBER 2025, by
Diego Rojas as Contract Management Coordinator for PHH Mortgage
Corporation as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY as
Trustee for INDYMAC INDX MORTGAGE LOAN TRUST 2006-FLX1, MORTGAGE
PASS-THROUGH CERTIFICATES Series 2006-FLX1, who is **personally known to me** or
who has produced _____ as identification.


Signature of Notary Public



Name of Notary Public: Allen H. Elijah
Notary Commission Expiration Date: _____
Personally known: ☒
OR Produced Identification: _____
Type of Identification Produced: _____

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:
3333 Camino del Rio South, Suite 225, San Diego, CA 92108

A true and correct copy of the foregoing document entitled: **SUPPLEMENTAL DECLARATION IN SUPPORT OF MOTION FOR RELIEF FROM THE AUTOMATIC STAY** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On October 20, 2025, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

U.S. TRUSTEE:

ustpregion16.rs.ecf@usdoj.gov

ATTORNEY FOR DEBTOR:

Benjamin Heston
bheston.ecf@gmail.com

TRUSTEE:

Rod Danielson (TR)
notice-efile@rodan13.com

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL: On October 20, 2025, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

PRESIDING JUDGE:

Honorable Scott H. Yun
United States Bankruptcy Court
Central District of California
3420 Twelfth Street
Suite 345 / Courtroom 302
Riverside, CA 92501-3819

DEBTOR:

Taurean E Wright
107 Cachanilla Ct
Palm Desert, CA 92260

BORROWER:

Jean Baranowski
78-365 Highway 111, Ste 123
La Quinta, CA 92253

☐ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

October 20, 2025
Date

Stephanie Flores
Printed name

/s/ Stephanie Flores
Signature